

In re:
William Suter
Debtor

Case No. 24-14117-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Nov 18, 2024

User: admin
Form ID: 309A

Page 1 of 3
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2024:

Recip ID	Recipient Name and Address
db	+ William Suter, 54 W. Duval Street, Philadelphia, PA 19144-1904
14946772	+ Benjamin Gentvler, 54 West Duval Street, Philadelphia, PA 19144-1904
14946779	Citizens Bank, Attn: Bankruptcy One Citizens Dr, Providence, RI 02903
14946796	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14946810	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Nov 19 2024 00:18:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ EDI: BCCSHUBERT.COM	Nov 19 2024 05:04:00	CHRISTINE C. SHUBERT, 821 Wesley Avenue, Ocean City, NJ 08226-3622
smg	Email/Text: megan.harper@phila.gov	Nov 19 2024 00:18:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Nov 19 2024 05:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 19 2024 00:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Nov 19 2024 00:18:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14946771	Email/PDF: bncnotices@becket-lee.com	Nov 19 2024 00:31:18	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14946773	+ Email/PDF: MarletteBKNotifications@resurgent.com	Nov 19 2024 00:19:21	Best Egg, 1523 Concord Pike Suite 201, Wilmington, DE 19803-3656
14946780	Email/Text: megan.harper@phila.gov	Nov 19 2024 00:18:00	City of Philadelphia, c/o City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14946774	EDI: CAPITALONE.COM	Nov 19 2024 05:04:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14946776	+ EDI: CITICORP	Nov 19 2024 05:04:00	Cbna, Attn: Bankruptcy, P.O. Box 6497, Sioux Falls, SD 57117-6497
14946777	EDI: CITICORP	Nov 19 2024 05:04:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040

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14946778	EDI: CITICORP	Nov 19 2024 05:04:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, Saint Louis, MO 63179-0040
14946781	Email/Text: bankruptcy@philapark.org	Nov 19 2024 00:18:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14946782	+ EDI: WFNNB.COM	Nov 19 2024 05:04:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14946783	Email/PDF: creditonebknottifications@resurgent.com	Nov 19 2024 00:19:49	Credit One Bank, Attn: Bankruptcy, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
14946784	EDI: DISCOVER	Nov 19 2024 05:04:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14946790	EDI: CITICORP	Nov 19 2024 05:04:00	Macy's/ DSNB, Atytn: Bankruptcy 701 E. 60th Street Nor, Sioux Falls, SD 57104
14946786	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	Nov 19 2024 00:18:00	Franklin Mint Federal Credit Union, Attn: Bankruptcy Attn: Bankruptcy, 5 Hillman Dr , Ste 100, Chadds Ford, PA 19317-9998
14946785	Email/Text: bankruptcy@flagshipcredit.com	Nov 19 2024 00:18:00	Flagship Credit Acceptance, PO BOX 3807, COPPELL, TX 75019-5877
14946787	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Nov 19 2024 00:18:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14946788	EDI: IRS.COM	Nov 19 2024 05:04:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14946789	Email/Text: PBNCNotifications@peritussservices.com	Nov 19 2024 00:18:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14946791	Email/Text: NissanBKNotices@nationalbankruptcy.com	Nov 19 2024 00:18:00	NMAC, Attn: Bankruptcy, PO Box 660366, Dallas, TX 75266-0366
14946792	Email/Text: bnc@nordstrom.com	Nov 19 2024 00:18:00	Nordstrom FSB, ATTN: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
14946793	Email/Text: fesbank@attorneygeneral.gov	Nov 19 2024 00:18:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14946794	EDI: PENNDEPTREV	Nov 19 2024 05:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14946794	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 19 2024 00:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14946795	^ MEBN	Nov 19 2024 00:08:07	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14946797	Email/Text: bankruptcy@philapark.org	Nov 19 2024 00:18:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14946798	EDI: SYNC	Nov 19 2024 05:04:00	Synco/Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946799	EDI: SYNC	Nov 19 2024 05:04:00	Synco/Walgreens, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946800	EDI: SYNC	Nov 19 2024 05:04:00	Synco/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946801	EDI: SYNC	Nov 19 2024 05:04:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946802	EDI: SYNC	Nov 19 2024 05:04:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946803	+ EDI: SYNC		

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		Nov 19 2024 05:04:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946804	EDI: SYNC		
		Nov 19 2024 05:04:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946805	EDI: SYNC		
		Nov 19 2024 05:04:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946806	EDI: SYNC		
		Nov 19 2024 05:04:00	Synchrony Bank/QVC, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14946807	EDI: SYNC		
		Nov 19 2024 05:04:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064
14946808	Email/Text: usapae.bankruptcynotices@usdoj.gov		
		Nov 19 2024 00:18:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14946809	EDI: USBANKARS.COM		
		Nov 19 2024 05:04:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14946811	Email/Text: bknotice@upgrade.com		
		Nov 19 2024 00:18:00	Upgrade, Inc., Attn: Bankruptcy, 2 N Central Ave Fl 10, Phoenix, AZ 85004-2322
14946812	EDI: CAPITALONE.COM		
		Nov 19 2024 05:04:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14946813	+ EDI: AGFINANCE.COM		
		Nov 19 2024 05:04:00	WebBank/OneMain, Attn: Bankruptcy Attn: Bankruptcy, 215 South State Street , Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14946775	*+	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2024

Signature: /s/Gustava Winters

Information to identify the case:		
Debtor 1:	William Suter	Social Security number or ITIN: xxx-xx-2361
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 7 11/15/24
Case number:	24-14117-pmm	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

****Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William Suter	
2. All other names used in the last 8 years		
3. Address	54 W. Duval Street Philadelphia, PA 19144	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 923-7184 Email: christine.shubert@comcast.net

For more information, see page 2 >

Debtor **William Suter**

Case number **24-14117-pmm**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 11/18/24
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 23, 2024 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (609) 264-3907, Enter Meeting ID 219 841 3740, and Passcode 3206599493 For additional meeting info. go to https://www.justice.gov/ust/moc
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 2/21/25 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	